

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. **Certificate of Notice Page 1 of 7**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYIn Re: William FreemanCase No.: 22-19677

Debtor(s)

Judge: MBK

Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: 07/24/2023THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.Initial Debtor(s)' Attorney: KPLInitial Debtor: WEF

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$3,900 per Month to the Chapter 13 Trustee, starting on 01/2023 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings☒ Other sources of funding (describe source, amount and date when funds are available): daughters contribution

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: Debtor intends to sell his real property and a Sale Motion was filed on March 7, 2023

Proposed date for completion: August 24, 2023

☐ Refinance of real property:

Description: _____

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description: _____

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: -\$1,901.00
DOMESTIC SUPPORT OBLIGATION		\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

☒ NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

☐ NONE

Noah Bank

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Picatinny Federal Credit Union

M&T Bank

Bank of America

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor Collateral Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$2,700.00 to be distributed *pro rata*☐ Not less than 100.00% percent☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis of Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Noah Bank	254 Beacon Hill Road	Secured claim	unknown	630,000		\$544	100%

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.



Noah Bank

Creditor	Collateral	Schedule Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Noah Bank	254 Beacon Hill Road		\$630,000	Bank of America	Unknown	

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Ch.13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: March 26, 2023

Explain below **why** the plan is being modified:

Reclassifying treatment of M&T Bank and Bank of America secured claims as they will be paid outside of the plan. at closing on the sale of the Debtor's real property

Explain below **how** the plan is being modified:

Removed cram down regarding M&T Bank and Bank of America and changed to paid outside of plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/24/2023

/s/ William Edward Freeman

Debtor

Date: 07/24/2023

/s/ Karina Lucid

Attorney for the Debtor

In re:
William Edward Freeman
Debtor

Case No. 22-19677-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jul 24, 2023

Form ID: pdf901

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2023:

Recip ID	Recipient Name and Address
db	+ William Edward Freeman, 254 Beacon Hill Road, Califon, NJ 07830-3519
sp	+ Leena R. Patel, 1065 Rte 22 West, Ste 1B, Bridgewater, NJ 08807-2960
cr	+ Picatinny Federal Credit Union, c/o Maselli Warren, P.C., Attn. David Fornal, Esq, 400 Alexander Park, Suite 101 Princeton, NJ 08540-6797
r	+ Thomas Stretton, Sotheby's International Realty, 68 North Finley Avenue, Basking Ridge, NJ 07920-1152
519785835	+ Noah Bank, 7301 Old York Road, Elkins Park, PA 19027-3004
519809321	+ Picatinny Federal Credit Union, 10 International Street South, Flanders, NJ 07836-4106
519785836	Pitney Hardin Kipp & Szuch LLP, attn: Janice Forman LA; Park Avenue at M, PO Box 1945, Morristown, NJ 07962-1945
519785838	+ STATE OF NEW JERSEY TREASURER, 125 WEST STATE STREET, Trenton, NJ 08608-1101
519827967	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Jul 24 2023 20:21:00	Brian K Jordan, ALDRIGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2023 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 24 2023 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519785827	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 24 2023 20:20:00	Bank Of America, N.A., 4909 Savarese Cir, Tampa, FL 33634-2413
519785828	+ Email/Text: mrdiscen@discover.com	Jul 24 2023 20:20:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519785830	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 24 2023 20:20:00	Fb&T/Mercury, 2220 6th St, Brookings, SD 57006-2403
519785831	+ Email/Text: camanagement@mtb.com	Jul 24 2023 20:21:00	Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
519785832	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 24 2023 20:21:00	IRS/CENTRALIZED INSOLVENCY OPERATION, PO Box 7346, Philadelphia, PA 19101-7346
519785833	Email/Text: camanagement@mtb.com	Jul 24 2023 20:21:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
519816008	Email/Text: camanagement@mtb.com	Jul 24 2023 20:21:00	M&T Bank, c/o Schiller Knapp Lefkowitz & Hertz, PO Box 840, Buffalo, NY 14240
519831402	Email/Text: bnc-quantum@quantum3group.com	Jul 24 2023 20:21:00	Quantum3 Group LLC as agent for, Mercury

District/off: 0312-3

User: admin

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Date Rcvd: Jul 24, 2023

Form ID: pdf901

Total Noticed: 20

Financial/First Bank & Trust, PO Box 788,
Kirkland, WA 98083-0788

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785829		Discover Credit Card
519785834		Mercury Mastercard
519785837	##+	Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New London Road, Suite 109, Latham, NY 12110-2190

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
David Fornal	on behalf of Creditor Picatinny Federal Credit Union dfornal@maselliwarren.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karina Pia Lucid	on behalf of Debtor William Edward Freeman klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskim.com
William M.E. Powers	on behalf of Creditor Bank of America N.A. ecf@powerskim.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskim.com

TOTAL: 9